



VALLEY CENTER MUNICIPAL WATER



Save even more
with PLUS Providers

\$50

Additional frame
allowance from
PLUS Providers*

*Compared to \$100 frame
allowance at other EyeMed
in-network providers

Find an eye doctor
(Insight
Network)

- eyemed.com
- EyeMed Members App
- For LASIK, call
1.800.988.4221

SUMMARY OF BENEFITS		
VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam at PLUS Provider	\$0 copay	Up to \$40
Exam	\$10 copay	Up to \$40
Retinal Imaging	Up to \$39	Not covered
CONTACT LENS FIT AND FOLLOW-UP		
Fit & Follow-up - Standard	Up to \$40; contact lens fit and two follow-up visits	Not covered
Fit & Follow-up - Premium	10% off retail price	Not covered
FRAME		
Frame at PLUS Provider	\$0 copay; 20% off balance over \$150 allowance	Up to \$70
Frame - Retail	\$0 copay; 20% off balance over \$100 allowance	Up to \$70
Frame - Wholesale*	\$0 copay; balance over \$70 allowance	Up to \$70
STANDARD PLASTIC LENSES		
Single Vision	\$0 copay	Up to \$30
Bifocal	\$0 copay	Up to \$50
Trifocal	\$0 copay	Up to \$70
Lenticular	\$0 copay	Up to \$70
Progressive - Standard	\$0 copay	Up to \$50
Progressive - Premium Tier 1 - 4	\$85 - 175 copay	Up to \$50
LENS OPTIONS		
Anti Reflective Coating - Standard	\$45	Not covered
Anti Reflective Coating - Premium Tier 1 - 2	\$57 - 68 copay	Not covered
Anti Reflective Coating - Premium Tier 3	20% off retail price	Not covered
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$40	Not covered
Polycarbonate - Standard < 19 years of age	\$0 copay	Up to \$20
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts - Conventional	\$0 copay; 15% off balance over \$105 allowance	Up to \$74
Contacts - Disposable	\$0 copay; 100% of balance over \$105 allowance	Up to \$74
Contacts - Medically Necessary	\$0 copay; paid-in-full	Up to \$300
OTHER		
Hearing Care from Amplifon Network	Discounts on hearing exam and aids; call 1.877.203.0675	Not covered
Lasik or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY		
Exam	Once every 12 months	Once every 12 months
Frame	Once every 24 months	Once every 24 months
Lenses	Once every 24 months	Once every 24 months
Contacts Lenses	Once every 24 months	Once every 24 months

(Plan allows member to receive either contacts and frame, or frame and lens services)

QL-0000063219

*Available at wholesale providers, such as Costco Optical; discounts do not apply. View the provider locator to find wholesale providers.

EyeMed reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers. For current listing of brands by tier, call 866-939-3633. No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see online provider locator to determine which participating providers have agreed to the discounted rate.

Welcome to EyeMed

YOU'LL LIKE IT HERE

Welcome to a whole new world of vision care. Whether you're a vision benefits veteran or a newbie, get ready for an unrivaled experience. You've joined an exclusive club – if you can call more than 55 million members exclusive.

We don't want you to miss a moment.

ENJOY MORE CHOICE

We're about to set you loose in a huge network with no restrictions. See the doctors, options and brands you want. The who, what, where and when are all up to you. Your vision is too important for limits. You should be free to see your best, look your best and be your best. With EyeMed, you are.

ENJOY MORE EXTRAS

We want you to feel like your vision benefits cater to you. Because they do. We're out to wow you with members-only savings and an eye-opening experience. You'll never pay sticker price for eyewear and you won't get unexpected bills for doctor visits. That's just how life is for an EyeMed member.

ENJOY MORE GUIDANCE

Here's why EyeMed is more than vision benefits: we want you to see better and feel better. That's what being a member is all about, right? So we go out of our way to make your benefits easy to understand – and even easier to use. We build the tools. We personalize them. And if it's not enough, we have a live call center that's eager to please.



KEEP UP WITH EYEMED TEXT ALERTS

Get just-in-time updates and reminders, tips to maximize your benefits and extra ways to save money. **Call 844.873.7853** to opt in. Be sure to have your 9-digit member ID handy.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now

eye
MedSM



INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS[®]

PEARLE
VISION[®]

OPTICAL[®]

The EyeMed member experience



Here's a step by step look at life as an EyeMed member. It's a journey of savings, style and simplicity. And a crazy amount of choice.



* Discounts available at participating in-network providers.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
EST. 1961
VISION™

OPTICAL™

MEMBERSHIP PERKS: UNLIMITED CHOICE

The network with no restrictions

EXACTLY WHAT YOUR EYES DESERVE

Shop with freedom in our vast and varied network, where your provider and frame choices are unmatched.



LOCATIONS

See who you want to see, when you want to see them. Whether it's a trusted neighborhood eye doctor or your favorite retail store, pick the location and hours that work for you.



SELECTION

Browse well-known and designer frames and lenses to match your unique look and style.



FIND AN EYE DOC

Search by location, store hours and more on eyemed.com or the mobile app – then schedule an appointment.*



ADVANCED TECHNOLOGY

Enough with close enough. Get more precise imaging, digital eye exams and other advanced technology.



ONLINE SHOPPING

Shop and buy frames, contacts and sunglasses online using your in-network benefits.



SHOP SMART

Save on frames, lenses and contacts with exclusive offers from network providers and retailers.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now

*Online appointment scheduling available at select in-network providers.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS®

PEARLE
VISION
ESTD. 1961

OPTICAL®



EXPERIENCE MORE: EVERYDAY ACCESS

HOW TO: see an easy road ahead

USING YOUR EYEMED BENEFITS

It's official – you received your EyeMed Welcome Kit. Time to get the eyewear you love! But how does it work? Even if you're a vision benefits rookie, the process is a snap. Tailor-made for paperwork-phobes and freedom fans.



1. KNOW THE BENEFITS

Your Welcome Packet spells out all the great stuff that's covered. All the savings opportunities. All the choices you have. It's a pretty fun read.



2. CHOOSE A DOC

You're probably surrounded by in-network doctors: thousands of independent providers, popular retail stores and even online options. Find your ideal fit on eyemed.com or on the EyeMed Members App.



3. SET A DATE

Just call your eye doctor for an appointment. Even better, some let you schedule online with our Provider Locator. If you need weekend or evening hours, you'll find plenty of those, too.



4. COME ON IN

As an EyeMed member, it's easy to get your eye exam and get on with your day. No claim to file. No hassles. We take it from here.



5. FIND YOUR PERFECTION

Have fun picking out your favorite frames or contacts. Browse loads of designer brands; you decide which price point works best for you. With EyeMed, there's more in the store to adore.

* At select in-network providers

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION^{EST. 1961}

OPTICALTM

PDF-1801-M-133



A site for sore eyes

GET EXPERT ADVICE YOU CAN USE

Your eyes weigh about one ounce each. They have 2 million working parts. They determine 80% of your memories.

We admit it – we're amazed by your eyes. So strong. So delicate. So necessary. A website entirely focused on their care and well-being just makes sense. So we've collected eye care wisdom and advice from vision experts all in one spot. One eye-friendly, health-savvy, article-packed spot.

Introducing eyesiteonwellness.com

ARTICLES FOR ALL THINGS VISION



HEALTHY VISION

Your precious little peepers are surrounded by danger and disease. But you can protect them. Maybe even make them better. We'll show you how.



VISION BY AGE

Eyes change with time. So do your vision needs. Learn how to look after eyes of all ages.



EYEWEAR STYLE & CARE

What to think of first – and how to make it last. Let's make sure your contacts, glasses or shades fit your life. And your personality. And your look.



VISION TECHNOLOGY

Technology is transforming vision right before our eyes. How does the digital experience do things differently? The answers are right here.

INTERESTING + ACTIVE = INTERACTIVE

What's it like to see with cataracts? Who invented sunglasses? What do round frames say about you? Find these answers and more in our collection of video clips, quizzes, tools and vision simulators.

SEE THE GOOD STUFF

Register on eyemed.com or grab the member app (App Store or Google Play) now

INDEPENDENT
PROVIDER
NETWORK



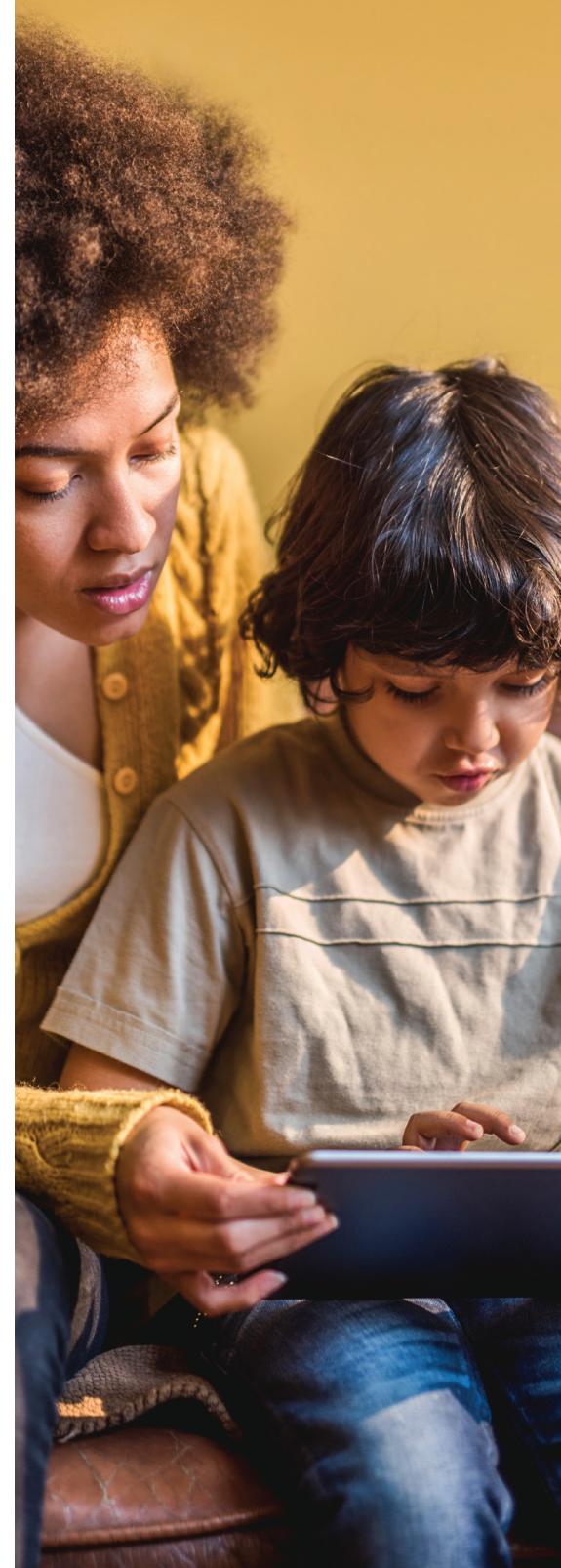
LENSCRAFTERS®

PEARLE
VISION
EST. 1961

OPTICAL™

PDF-1801-M-153

eye
Med



Got questions? We've got answers.

HOW DO I USE MY BENEFITS?

It's a lot easier than other kinds of benefits you might have. Just choose an in-network eye doctor from the Enhanced Provider Search on eyemed.com, schedule your visit, and go in for care or eyewear. You don't even need your ID card if you don't have it—just give them your name. When you stay in-network, we'll handle all the paperwork.

CAN I VIEW MY EYEMED BENEFITS ONLINE?

Yes, you can view your benefits and do a lot more on our secure member portal—such as print an ID card, check the status of a claim, locate a provider and download an Explanation of Benefits.

HOW DO I GET ON-THE-GO ACCESS?

Download the EyeMed Members App (App Store or Google Play) to get the same features, plus the ability to save a vision prescription, set an eye exam reminder or save your ID card to your wallet (iOS only).

HOW DO I SUBMIT A CLAIM?

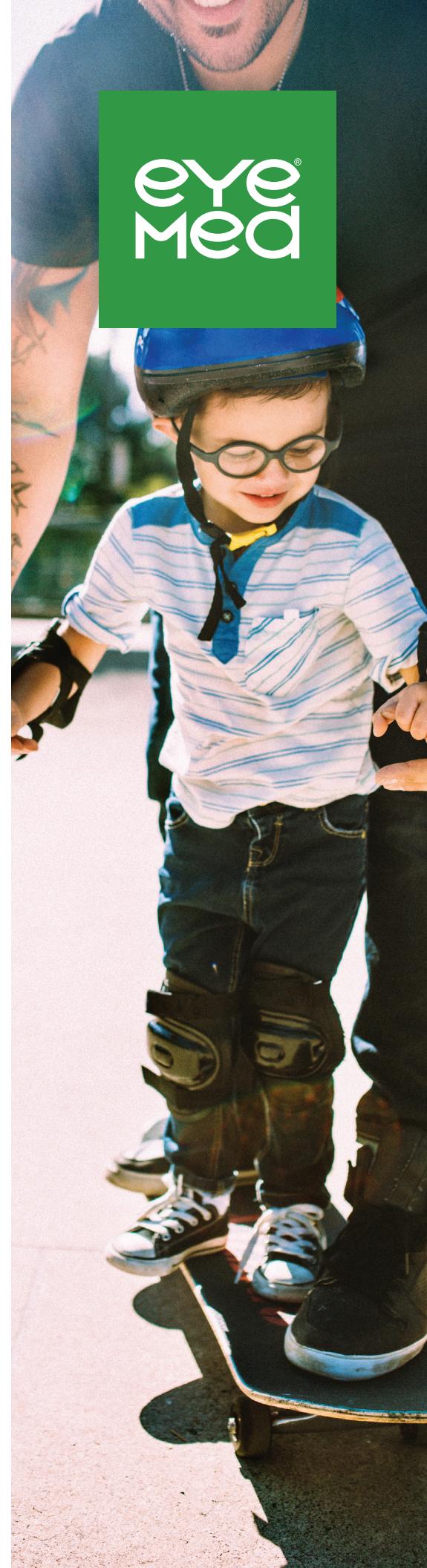
When you see one of our in-network providers, we take care of all the paperwork. If you visit an out-of-network provider AND have out-of-network benefits as part of your plan, you'll need to pay during the visit and submit a claim form online for reimbursement. Remember to upload an itemized paid receipt with your name included.

WILL I GET AN ID CARD? HOW DO I ORDER REPLACEMENTS OR EXTRA CARDS?

We send 2 ID cards in the subscriber's name when you join EyeMed, but you don't have to have it when you visit your eye doctor. If you lose your card or need extras for your family, you can print a replacement on the member portal. Or to pull up a digital version anytime, anywhere, download the EyeMed Members App through the App Store or Google Play.

HOW DO I FIND AN EYE DOCTOR IN YOUR NETWORK?

Our Enhanced Provider Search on eyemed.com has more than 100,000 network providers to choose from. You can filter your search to find ones near you that have the frame brands, hours and services you want most.



DOES EYEMED OFFER ANY ADDITIONAL DISCOUNTS?

We sure do. At participating in-network providers, members get extra savings like 40% off complete additional pair of eyeglasses or 20% off non-prescription sunglasses and accessories. (These discounts are for in-network providers only. Benefits may not be combined with any discount, promotional offering, or other group benefit plans. Additional limitations and exclusions may apply. Log in to member portal for full details.)

Don't like wearing glasses or contacts? No problem. We also offer discounts on LASIK laser vision correction. Learn more about LASIK or call 1.800.988.4221 to find a US Laser Network provider.

HOW CAN I SEE INFORMATION ABOUT MY DEPENDENTS?

If they're under the age of 18, their information will be listed with yours on the member portal. But, due to privacy rules, dependents 18 or older won't be listed there. They'll need to register for their own account.

DOES EYEMED SELL INDIVIDUAL INSURANCE PLANS?

You bet. Visit eyemed.com to see if an individual plan is offered in your state.

CAN I USE MY BENEFITS ONLINE?

Absolutely. Apply EyeMed benefits in your shopping cart at many popular online eyewear stores, with free shipping, free returns and no paperwork. Visit any of our online network options:

- lenscrafters.com
- targetoptical.com
- ray-ban.com
- glasses.com
- contactsdirect.com

CAN I USE FSA FUNDS AFTER MY EYEMED BENEFIT IS APPLIED?

Sure. A Flexible Spending Account (FSA) is great for paying for a variety of health-related out-of-pocket expenses, including vision care. You can use FSA money for the eye exam copay, prescription glasses or contact lenses, supplies such as contact lens solution, even LASIK surgery. Vision care out-of-pocket costs are also eligible for Health Savings Account reimbursement, though these expenses don't count toward your annual deductible.

I DON'T WEAR GLASSES AND CAN SEE FINE. WHY DO I NEED AN EYE EXAM?

Getting an eye exam isn't just about needing glasses. It's also about your health. An eye exam can detect eye health problems like glaucoma or cataracts, but it may also help identify signs of serious diseases, like high blood pressure, diabetes and high cholesterol – just to name a few.¹ We talk about the vision/health link a lot at eyesiteonwellness.com.



AT WHAT AGE SHOULD MY CHILD FIRST VISIT THE EYE DOCTOR?

The American Optometric Association recommends a first eye exam with an optometrist or ophthalmologist between 6 months and 1 year of age.² The doctor may check for things like nearsightedness, farsightedness, astigmatism, amblyopia (or “lazy eye”), proper eye movement and eye alignment, and how the eye reacts to light and darkness. They also recommend an exam between the ages of 3 and 5, and every year after that. During these exams, many doctors may do a comprehensive eye exam and vision screening tests, depending on the child’s vision needs. To learn more about your child’s vision, visit eyesiteonwellness.com.



MY CHILD GETS A VISION SCREENING AT SCHOOL. IS THERE STILL A NEED FOR AN EYE EXAM?

A vision screening does not take the place of an eye exam. Generally, they check a child’s ability to see far away and check for color blindness, but a comprehensive eye exam evaluates the entire structure of the eye and also allow the doctor to view nerves and blood vessels, providing a glimpse into a child’s overall health. Eye doctors may also check for farsightedness, which is more common in younger children.³

HOW OFTEN SHOULD I GET AN EYE EXAM?

Vision changes can happen slowly – you may not even notice it. Annual eye exams are a good rule of thumb unless your doctor suggests more frequent checks; we suggest making it part of your regular preventive care routine.

¹ 5 Health Problems Eye Exams Can Detect,” YourSightMatters.com, March, 2016.

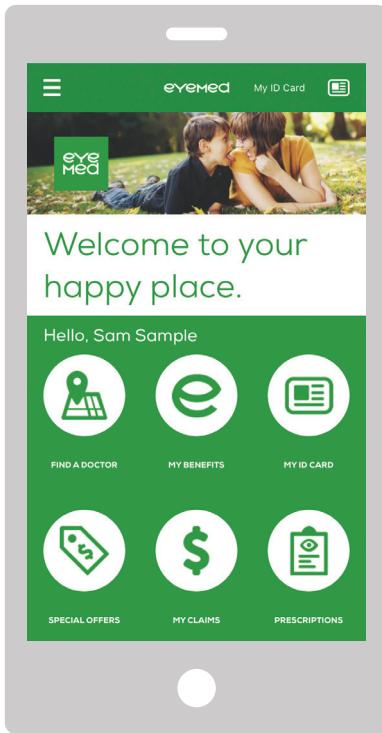
² Recommended eye examination frequency for pediatric patients and adults,” American Optometric Association, <https://www.aoa.org/patients-and-public/caring-for-your-vision/comprehensive-eye-and-vision-examination/recommended-examination-frequency-for-pediatric-patients-and-adults>. Accessed January 2019.

³ All About Vision, “Vision Problems of Preschool Children,” Oct. 26, 2017, <http://www.allaboutvision.com/parents/preschool.htm>

On the go? Now your benefits are, too.

NEW LOOK. FRESH FEATURES. SAME GREAT BENEFITS, WHENEVER YOU NEED THEM.

Our revamped EyeMed Mobile App brings you fresh new features to help you get the most from your EyeMed experience – anytime, anywhere.



The features you love plus new features to explore

- See benefits and eligibility at-a-glance
- Track your claims
- Grab special offers to help you save more
- Find an in-network eye doctor with the Provider Locator
- View your ID card at-a-shake
- Set upcoming exam and contact lens replacement reminders
- Get answers to your FAQs
- Access interactive vision guides to help you see and live your best
- Use Facial recognition, Touch ID and Apple Wallet for Apple users

USING THE OLD APP?

Make sure you download the newest version of the app to keep up with our latest features, as older versions will no longer be supported. Download the new app, enter your existing login info (no need to re-register) and you're all set.

Check out the App Store or Google Play to download the new app

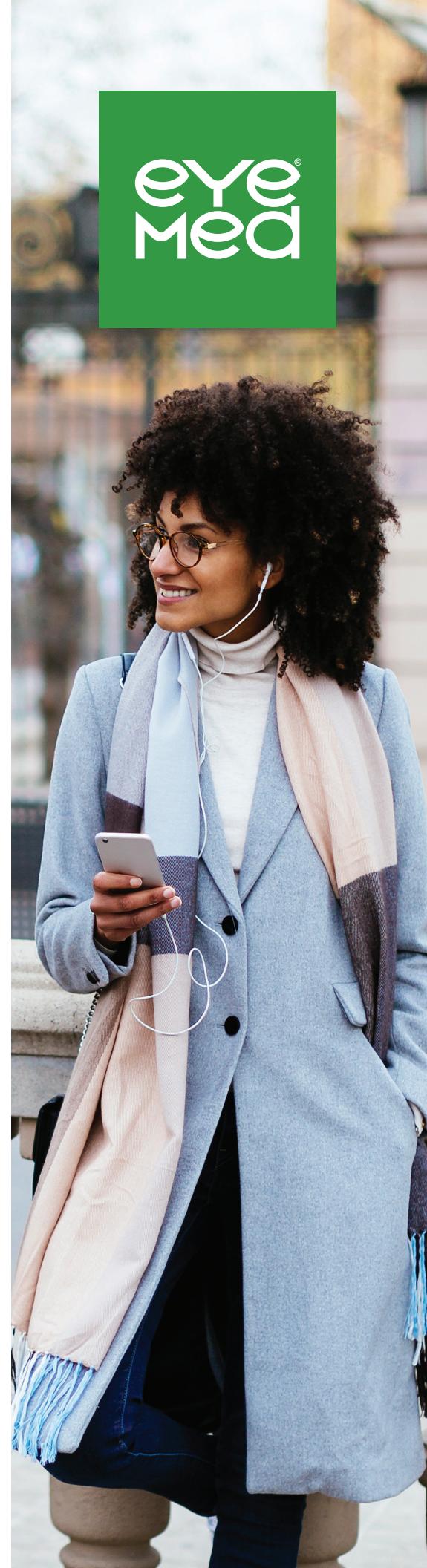
**INDEPENDENT
PROVIDER
NETWORK**



LENSCRAFTERS

**PEARLE
VISION**

OPTICAL

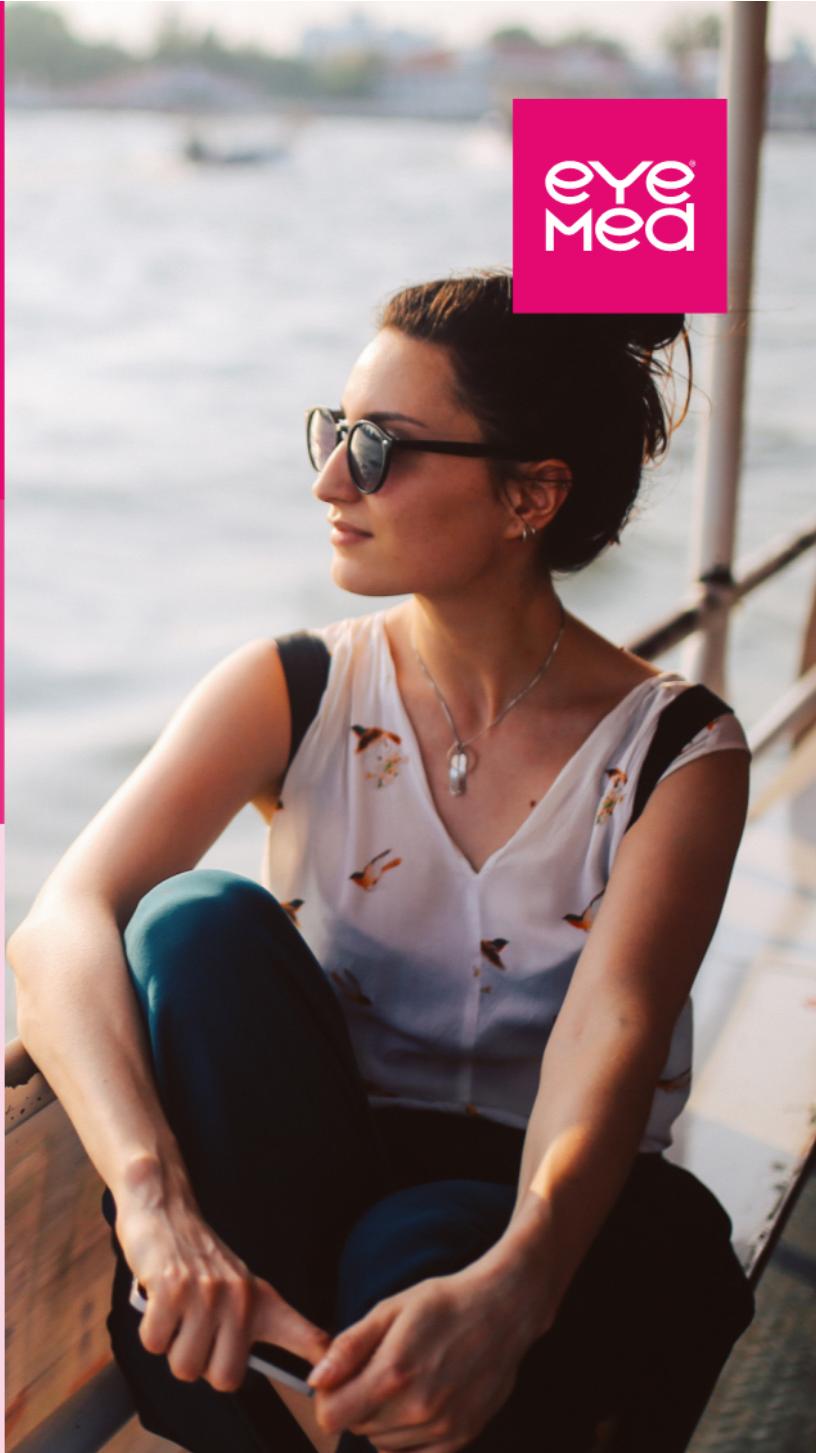


Expect more from your benefits

EyeMed vision benefits include access to PLUS Providers to help you save even more

You save more at an in-network provider—an average of 71% more off the retail price of eye exams and glasses.* Choosing a PLUS Provider can boost those savings.

Since PLUS Providers are already in our network, the extra perks are built right into your vision benefits. No promo codes, no coupons, no paperwork, no claims. The same vision care, plus a little more savings.



The choice is yours

Find plenty of in-network eye doctors—including PLUS Providers—on our Provider Locator.

Just look for the PLUS.

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL